

AMENDMENTS TO THE CLAIMS

In the Claims:

1. (Currently Amended) An electronic bill presentment and payment system, comprising:

a database capable of storing data relating to a plurality of bills sourced from a plurality of billers, and corresponding to a plurality of consumers;

a bill data processor coupled to said database, said bill data processor configured to convert data received from said plurality of billers into a format compatible with said database;

a bill report processor coupled to said database, said bill report processor configured to allow, after authentication of a merchant identification number, at least some of said plurality of billers to review and obtain reports in real time from data relating to said billers and the status of said biller's bills stored in said database;

a bill security element which prohibits access to said database by any entity not having encrypted access to said database; and

a portal interface element configured by an individual consumer as a secure personalized portfolio for reviewing and paying electronic bills coupled to said database, the portal interface is accessed and viewed by the consumer on any device in any location in actual, electronic or virtual space, using any network or communication system, said portal interface element configured to access a plurality of visual interfaces each associated with a different web portal or bill presentment and payment website, each visual interface being associated with a web portal or bill presentment and payment website different from other of said visual interfaces, each of said visual interfaces configured to allow a the consumer to review and pay said consumer's bills and thereby change information in said database with the secure personalized portfolio only if said consumer has been authorized to access said database by a credit verifier.

2. (Previously Presented) An electronic bill presentment and payment system as defined in Claim 1, further comprising a bill payment processor configured to communicate

with a plurality of financial institutions in order to couple said financial institutions to said database in order to facilitate payment of bills.

3. (Previously Presented) An electronic bill presentment and payment system as defined in Claim 1, further comprising a bill payment processor configured to communicate with a plurality of payment facilitators in order to couple said payment facilitators to said database in order to facilitate payment of bills

4. (Previously Presented) An electronic bill presentment and payment system as defined in Claim 1, in which said bill security element uses a third party credit verifier as said credit verifier.

5. (Previously Presented) An electronic bill presentment and payment system as defined in Claim 1, in which said portal interface element is adapted to employ HTML transmissions.

6. (Previously Presented) An electronic bill presentment and payment system as defined in Claim 1, in which said portal interface element uses XML transmissions.

7. (Previously Presented) An electronic bill presentment and payment system as defined in Claim 4, in which each said consumer is authorized access to said database by a credit verifier during a particular consumer session on said visual interface only after an interactive session between said electronic bill presentment and payment system and said credit verifier which occurs during said consumer session.

8. (Currently Amended) An electronic billing presentment and payment system comprising:

a database capable of storing data relating to a plurality of bills sourced from a plurality of billers, and corresponding to a plurality of consumers;

a bill data processor coupled to said database, said bill data processor configured to convert data received from said plurality of billers into format compatible with said database;

a bill report processor coupled to said database, said bill data processor configured to allow, after authentication of a merchant identification number, at least some of said plurality of billers to review and obtain reports in real time from data relating to said billers and the status of said biller's bills stored in said database;

a bill security element which prohibits access to said database by any entity not having encrypted access to said database;

a bill payment processor configured to communicate with a plurality of financial institutions in order to couple said financial institutions to said database in order to facilitate payment of bills; and

a portal interface element configured by an individual consumer as a secure personalized portfolio for reviewing and paying electronic bills coupled to said database, the portal interface is accessed and viewed by the consumer on any device in any location in actual, electronic or virtual space, using any network or communication system, said portal interface element configured to allow access to a plurality of visual interfaces each associated with a different web portal or bill presentment and payment website, each visual interface being associated with a different web portal or bill presentment and payment website from other of said visual interfaces;

wherein said portal interface element is adapted to prompt said consumer, via said visual interface, for logon information and to receive from said consumer, via said visual interface, logon information which is used to initiate an interactive session via said bill security element with a credit verifier to obtain authorization for said consumer to have access to information from said database, whereupon if authorization from said credit verifier

is received from said credit verifier, said portal interface element is adapted to allow said consumer to access information in said database in order to pay bills.

9. (Previously Presented) An electronic bill presentment and payment system as defined in Claim 8, wherein said consumer may use any one of a plurality of different ones of said visual interfaces on a to receive and pay bills.

10. (Previously Presented) An electronic bill presentment and payment system as defined in Claim 8, wherein said portal interface element is adapted to allow said consumer to use said visual interface on its associated website to review and pay a plurality of bills from a plurality of billers.

11. (Previously Presented) An electronic bill presentment and payment system as defined in Claim 8, wherein said consumer uses the bill report processor with one of said visual interfaces on a website to inquire online about the status of at least one bill, said inquiry being conveyed by said system to the particular biller.

12. (Previously Presented) An electronic bill presentment and payment system as defined in Claim 11, wherein said bill data processor establishes an interactive session between said consumer and the particular biller.

13. (Previously Presented) An electronic bill presentment and payment system as defined in Claim 8, wherein said bill payment processor is configured for said consumer to pay bills using a credit card.

14. (Previously Presented) An electronic bill presentment and payment system as defined in Claim 8, wherein said bill report processor is configured for said consumer to receive reports from said system.

15. (Previously Presented) An electronic bill presentment and payment system as defined in Claim 8, wherein said bill report processor configured for said system to automatically notify a biller when a consumer has paid a bill.

16. (Previously Presented) An electronic bill presentment and payment system as defined in Claim 8, wherein said bill data processor is adapted to allow a biller to modify, online, the format in which a bill is presented to said consumer on said visual interface.

17. (Previously Presented) An electronic bill presentment and payment system as defined in Claim 8, wherein said portal interface element is configured for said consumer to modify, online, the format in which a bill is presented to said consumer on said visual interface.

18. (Previously Presented) An electronic bill presentment and payment system as defined in Claim 8, wherein said bill report processor is configured for said consumer to select for review bills coming due on a certain date.

19. (Previously Presented) An electronic bill presentment and payment system as defined in Claim 8, wherein said bill report processor is configured for said consumer to select for review bills overdue.

20. (Previously Presented) An electronic bill presentment and payment system as defined in Claim 8, wherein said portal interface element is configured for said consumer to pay bills from a plurality of different visual interfaces, each on a different site.

21. Cancelled